

Application No. 09/665,919

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IN THE SPECIFICATION

On page 1, line 15, replace the entire paragraph with the following paragraph as amended.

In many situations, a user's asset accounts may not be earning the best available interest rate or the user's debt accounts ~~may~~ may not be at the most competitive rate. It would be to the user's benefit to adjust the funds between different accounts to maximize the interest earned in the asset accounts and/or minimize the interest paid in the debt accounts. For example, a user may have a checking account that pays no interest, but has a high balance. A portion of the funds in the checking account could be transferred to a savings account or other asset account that pays interest on the funds in the account. Similarly, a user with a high credit card balance could save money if a portion of the credit card balance was transferred to a home equity line of credit at a lower interest rate.